Financial Insight

Security For Generations

GEN

2nd Quarter 2026

Permission to Spend: Finding Balance in Retirement

written by Bryan Vancura

For much of our lives, retirement planning revolves around one essential question: Will I have enough? This question is deeply ingrained in us. It is what drives decades of saving, discipline, and careful decision making. For good reason.

But as life unfolds and wealth accumulates, another question deserves a seat at the table: How should I think about my money now?

For many retirees, spending confidently after a lifetime of restraint is harder than expected. In fact, a surprising number of higher net worth retirees continue to grow their wealth throughout retirement. Yet in conversation, most clients are quick to admit they do not want to have the largest account balance of their lives on the day they pass away. This is where thoughtful planning really comes into play.

Our goal is not to urge you to spend for the sake of spending, and not to default to endless caution either. Instead, we help clients be purposeful with their money. The focus shifts from accumulation to alignment.

Of course, running out of money in retirement is something we work hard to avoid. But there is another kind of risk that gets far less attention: the risk of missing out. Money that is never used still has a cost.

That might show up as trips you kept postponing, generosity you meant to prioritize someday, help you could have offered family at the right moment, or investments in your health, home, or experiences that would have made retirement more fulfilling. In some cases, it might even mean working longer than you truly needed to.

There is also a simple reality worth keeping in mind: Your money will go somewhere. You will spend it, give it away, leave it to beneficiaries, or send a portion to the government in taxes. The real decision is whether those outcomes happen by default or by design.

We want our clients to feel confident they are making intentional choices. Confident that today can be enjoyed. Confident that tomorrow has been planned for. And confident that their wealth is supporting the life they want to live, not quietly sitting on the sidelines.

If this idea resonates, the next step is a conversation. Talk with your advisor about what permission to spend actually looks like for you. What spending increases are sustainable, where generosity fits in, and how to enjoy your money without compromising long term security. Those answers are different for everyone, and they are best discovered with a plan, not guesswork.

Because money is most powerful when it is used on purpose, in service of a life well lived.

Noah Semmann, CFP®

We are excited to share that Noah now holds the CERTIFIED FINANCIAL PLANNER® certification!

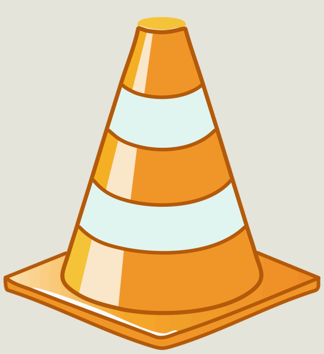
He passed the exam in March after completing the rigorous required course work over the prior year and a half. He is now one of our Financial Advisors in addition to continuing to serve as GEN's trader.

Volunteering at Every Meal

The GEN Team had the opportunity to volunteer early this year at one of our favorite organizations, Every Meal. Every Meal fights hunger in our community by providing food to children and families during weekends, summers, and extended breaks.

During our session, 4,128 bags were packed, which provides a total of 15,823 meals for those in need in our communities. We encourage everyone to get a group together and volunteer at this great organization.

Road Construction Updates



We want to remind you of the construction surrounding our office. This summer, clients will not be able to access GEN Financial from Hopkins Crossroad via 394. Please plan to take HWY 55 and turn at the light on Revere Lane.

We recommend mapping out your route prior to your meeting to ensure you don't run into any inconvenient detours. Call our office if you have any questions prior to your visit!